

U.S. District Court
Western District of N.C.

**CONSUMER’S COMMUNICATION IN OPPOSITION OF SHAPIRO & INGLE, LLP’S
MOTION FOR ENLARGEMENT OF TIME TO RESPOND TO COMPLAINT**

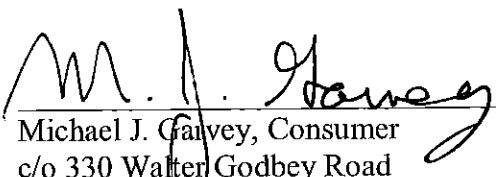
1. The Debt Collector SHAPIRO & INGLE, LLP timely received the Consumer's Verified Claim for Violations of the FDCPA on December 2, 2016 (Doc. 7, pg. 1, No. 2).
2. In the Consumer's Verified Claim for Violations of the FDCPA, the Consumer gave the debt collector, SHAPIRO & INGLE, LLP 10 days from receipt of the Claim to comply with the Consumer's directive and provide the verification and validation that they were required to provide according to the law of the FDCPA, 15 USC § 1692g(b), and any and all rules and regulations by the Consumer Financial Protection Bureau (CFPB) and the Federal Trade Commission (FTC) (Verified Claim, ¶69). The response from the debt

collector SHAPIRO & INGLE, LLP should have been received no later than Monday, December 12, 2016. No other response is necessary from SHAPIRO & INGLE, LLP other than their compliance to the Consumer's directive.

3. The Consumer's Verified Claim for Violations of the FDCPA is also an Enforcement Action for the Debt Collector SHAPIRO & INGLE, LLP'S liability for their willful violations of the FDCPA. As stated in the Verified Claim, "Congress also intended the Act to be "primarily self-enforcing," in that consumers who have been subjected to collection abuses will be enforcing compliance," S. Rep. No. 95-382, at 5 (1977)" (Verified Claim, pg. 3). The Consumer completed his private right of action, the debt collector, SHAPIRO & INGLE, LLP refused to comply with the Consumer's demand for verification and validation of the alleged debt. Therefore, the federal judicial court is only a witness to the debt collector SHAPIRO & INGLE, LLP'S violations of federal law, and to assist in the enforcement, and to ratify the Consumer's private right of action.
4. The Consumer is not completely sure for what reason the debt collector SHAPIRO & INGLE, LLP is filing this motion other than for an unnecessary delay because the Consumer has given SHAPIRO & INGLE, LLP every opportunity to verify and validate the unverified alleged debt which they have failed or refused to do. Further, SHAPIRO & INGLE, LLP has caused the Consumer considerable harm financially, emotionally, physically and pursuant to the Act the Consumer has Article III standing to self-enforce.
5. The Consumer feels the debt collector SHAPIRO & INGLE, LLP'S Motion for Enlargement of Time is disingenuous, another willful noncompliance of the FDCPA and an additional ploy for delay.

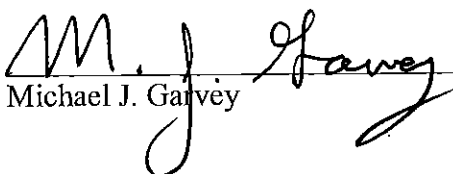
WHEREFORE, the Consumer is demanding this Honorable Court to deny the debt collector SHAPIRO & INGLE, LLP'S Motion for Enlargement of Time and to enforce and ratify the Consumer's private right of action for actual damages caused by the debt collector SHAPIRO & INGLE, LLP'S willful violations of the FDCPA.

All Rights Reserved Without Prejudice,


Michael J. Garvey, Consumer
c/o 330 Walter Godbey Road
West Jefferson, NC 28694

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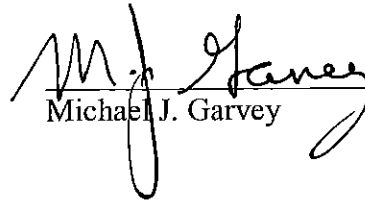
I, Michael J. Garvey, Consumer, hereby certify under the penalties of perjury that the facts set forth in this Communication are true and correct to the best of my information, knowledge and belief.


Michael J. Garvey

CERTIFICATE OF SERVICE

The undersigned hereby certifies that a true copy of the Consumer's Communication in Opposition to SHAPIRO & INGLE, LLP Motion for Enlargement of Time has been sent to the following listed below by USPS Certified Mail on December 12, 2016.

Jason K. Purser
SHAPIRO & INGLE, LLP
10130 Perimeter Parkway, Suite 400
Charlotte, NC 28216
CERTIFIED MAIL #: 7015 1520 0000 1351 2399


Michael J. Garvey